

IN THE UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF NEW YORK
Buffalo Division

SUSAN MOORE)
vs.)
Plaintiff,)
vs.)
FIRTSOURCE ADVANTAGE, LLC)
Defendant.)
)
)

AFFIDAVIT
Civil Case No. 07-CV-00770

Melissa Kotas, being duly sworn deposes and says as follows:

1. This affidavit is submitted in support of defendant's Firstsource Advantage, LLC's ("Firstsource") opposition to plaintiff's partial motion for summary judgment.
2. I have been employed by Firstsource for approximately 9 years and am currently a dialer manager at Firstsource.
3. Part of my responsibilities as a dialer manager is to manage the Firstsource automated dialing system. In this capacity, I have intimate knowledge of Firstsource's automated collection activity and Account Notes.
4. In September 2006, Time Warner sent Mia Moore's file to Firstsource in an attempt to collect the subject debt.
5. At that time, an account was opened and calls commenced to be made to the phone number, (716)-578-6206, provided by Time Warner in an attempt to collect the debt. A review of the Account Notes on this matter exhibits that Firstsource did not conduct its own investigation for contact information on the account and the only phone number called by

Firstsource was the one provided by Time Warner. A copy of the subject Account Notes is attached as **Exhibit A**.

6. The calls placed to the subject phone number would have been made via live operator and automated dialing systems.

7. Firstsource utilizes two automated dialer devices, a predictive dialer (which goes through Firstsource's own dialer process) and SoundBite (which is a hosted automated dialer from a third-party vendor).

8. Neither at the present time or in 2006 and 2007, when collection calls were made on this account, did the Firstsource dialer system have the capacity to store, produce or call randomly or sequentially generated telephone numbers.

9. Reviewing the Account Notes for this file, the first automated call to the (716) 578-6206 number was on September 6, 2006. See **Exhibit A** at p. 1.

10. On June 29, 2007, nine months after the first call was made to the subject number, Firstsource received its first return call from the subject number. See **Exhibit A** at p. 3.

11. According to the Account Notes, during the June 29, 2007 call, a female caller asked that the calls stop and stated that she would be sending a cease and desist letter to stop the calls. The Account Notes reflect that the female caller did not identify herself and when information was sought regarding identification, she hung up. See **Exhibit A** at p. 3.

12. Upon information and belief, a cease and desist letter was never sent on the subject account.

13. Collection activity on the account continued until November 2007, with the commencement of the subject litigation.

14. In January 2007, Time Warner sent a second file for collection on Mia Moore.

15. The contact information provided by Time Warner for this file had a different address and a different phone number, (716) 578-3206, by one number.

16. Calls commenced to be made to the (716) 578-3206 number on January 26, 2007.

A copy of the Account Notes for the second collection file is attached as Exhibit B.

17. To my knowledge, both debts remain outstanding.

18. As a dialer manager, I am fully familiar with Account Notes. The Account Notes attached to this affidavit are true and accurate copies of the Account Notes within our file and they have not been altered in any manner.

Melissa Kotas
Melissa Kotas

Sworn to before me this

6th July
day of June, 2009

Janice Lewis
Notary Public

JANICE LEWIS
Notary Public, State of New York
Qualified in Erie County
My Commission Expires Jan. 27, 2011

Exhibit A

FIRSTSOURCE ADVANTAGE, LLC		14:11:05 19 MAR 2008		ASSIGNED AMOUNTS	
CLIENT#	ADL103 TIME WARNER CABLE	--OWING--	-RECEIVED-	--OWING--	-RECEIVED-
ACCOUNT#	6164077	AGN/AMT	133.94	PRINCIPAL	133.94
NAME	MOORE,MIA M	INT	0.00	ASGN INT	0.00
NAME2		CANCELLED	133.94	COMM FEES	0.00
ADDRESS	123 HOLLING DR	ATTORNEY	0.00	BOX CHARGE	0.00
ADDRESS2		COURT	0.00	AMISC2	0.00
CITY	BUFFALO	MISC	0.00	AMISC3	0.00
ST/ZIP	NY 14216	TOTAL***	0.00	AMISC4	0.00
PHONE	716-578-6206	NET W/JMT**	0.00	AMISC5	0.00
NOTE LNS	227	STATUS: AEX COMM: .18		AMISC6	0.00
DESK/UNIT	AD1	-- DATE --		AMISC7	0.00
DOB		ASSIGNED 09-06-06		AMISC8	0.00
SSN	134-56-4011	LAST CHG		AMISC9	0.00
DRL		LAST PAY		MISCELLANEOUS AMOUNTS	
CLIENT REF#	1291714	LAST ACT 12-11-07		--OWING--	-RECEIVED-
FWD-CLIENT		CL LC/LP		MISC	0.00
INT RATE(D) 0		INTR EFF 09-06-06		OVERPMT	0.00
PACKET#		STD MET?		MISC1	0.00
--- SPECIAL FIELDS ---		SCORE		MISC2	0.00
TYPE		SPARE		MISC3	0.00
DATE				MISC4	0.00
AUDITOR				MISC5	0.00
				MISC6	0.00
				MISC7	0.00

--- NOTES ---

- * (001) 14:47 09-06-06 BEG STRAT MAINSTRAT1
- * (002) 14:47 09-06-06 END STRAT MAINSTRAT1
- * (003) 14:47 09-06-06 BEG STRAT MAINSTRAT2
- * (004) 14:47 09-06-06 END STRAT MAINSTRAT2
- * (005) 14:47 09-06-06 BEG STRAT ADLNOTICE
- * (006) 14:47 09-06-06 REQ SERIES NOTICE (NOTICE-8)
- * (007) 14:47 09-06-06 END STRAT ADLNOTICE
- * (008) 14:47 09-06-06 BEG STRAT ASGTEST
- * (009) 15:42 09-06-06 COSK:813 |SHB
- * (010) 15:42 09-06-06 MGR REVIEW |SHB
- * (011) 16:34 09-06-06 ACCT SENT TO SOUNDBITE |MLI
- (012) 22:32 09-06-06 SOUNDBITE TEL RES - ANS MACH HU ON SOUNDBITE
- * (013) 22:32 09-06-06 CALLED ON 09/06/2006 - 19:12:19
- * (014) 08:06 09-07-06 REC FASTDATA REPORT |CHA
- * (015) 08:14 09-07-06 SHT NTC N1
- * (016) 01:18 09-08-06 END STRAT ASGTEST
- * (017) 01:18 09-08-06 BEG STRAT ASGTEST2
- * (018) 06:07 09-08-06 END STRAT ASGTEST2
- * (019) 06:07 09-08-06 BEG STRAT ASGTEST3
- * (020) 17:01 09-13-06 ACCT SENT TO SOUNDBITE |MLI
- (021) 22:59 09-13-06 SOUNDBITE TEL RES - ANS MACH HU ON SOUNDBITE
- * (022) 22:59 09-13-06 CALLED ON 09/13/2006 - 20:17:46
- * (023) 00:07 09-15-06 END STRAT ASGTEST3
- * (024) 00:07 09-15-06 BEG STRAT ASGTEST4
- * (025) 00:07 09-15-06 OLD FOLLOWUP PRIO: 1 (CHANGEP1)
- * (026) 00:07 09-15-06 END STRAT ASGTEST4
- * (027) 00:07 09-15-06 BEG STRAT SPECS-CLIENTS
- * (028) 00:07 09-15-06 END STRAT SPECS-CLIENTS
- * (029) 14:13 11-16-06 h-NO DIAL TONE (RES 1900)
- * (030) 23:54 11-16-06 NO-DIAL TONE |900 |900

--- NOTES --- FOR ACCOUNT 6164077 (CONTINUED)

* (031) 09:17 12-09-06 ACCT SENT TO SOUNDBITE |SHB
* (032) 22:42 12-09-06 SNDDBITE NO RESULT ON 12/09/2006 -
(033) (CONT) 12:00:00
* (034) 14:50 12-14-06 ACCT SENT TO SOUNDBITE |SHB
* (035) 23:22 12-14-06 SNDDBITE NO RESULT ON 12/14/2006 -
(036) (CONT) 22:00:00
* (037) 15:32 12-20-06 ACCT SENT TO SOUNDBITE |SHB
* (038) 22:43 12-20-06 SNDDBITE NO RESULT ON 12/20/2006 -
(039) (CONT) 22:00:00
* (040) 12:26 12-21-06 e-ANSWERED CALL (RES 1900)
* (041) 00:53 12-22-06 ANSWERED CALL |900 |900
* (042) 12:37 01-11-07 ACCT SENT TO SOUNDBITE |SHB
* (043) 23:01 01-11-07 SNDDBITE NO RESULT ON 01/11/2007 -
(044) (CONT) 22:00:00
* (045) 22:48 01-22-07 SNDDBITE NO RESULT ON 01/22/2007 -
(046) (CONT) 22:00:00
* (047) 09:27 01-24-07 ACCT SENT TO SOUNDBITE |SHB
* (048) 22:33 01-24-07 SNDDBITE NO RESULT ON 01/24/2007 -
(049) (CONT) 22:00:00
* (050) 15:31 02-07-07 ACCT SENT TO SOUNDBITE |SHB
* (051) 22:26 02-07-07 SNDDBITE NO RESULT ON 02/07/2007 -
(052) (CONT) 22:00:00
* (053) 13:45 02-15-07 e-ANSWERED CALL (RES 1900)
* (054) 13:45 02-15-07 e-ANSWERED CALL (RES 1900)
* (055) 23:24 02-15-07 ANSWERED CALL |900 |900
* (056) 13:05 02-16-07 ANSWERED CALL |900 |900
* (057) 15:16 02-22-07 ACCT SENT TO SOUNDBITE |SHB
* (058) 22:27 02-22-07 SNDDBITE NO RESULT ON 02/22/2007 -
(059) (CONT) 22:00:00
* (060) 11:11 02-26-07 ACCT SENT TO SOUNDBITE |SHB
* (061) 22:21 02-26-07 SNDDBITE NO RESULT ON 02/26/2007 -
(062) (CONT) 22:00:00
* (063) 17:43 03-06-07 ACCT SENT TO SOUNDBITE |SHB
* (064) 22:20 03-06-07 SNDDBITE NO RESULT ON 03/06/2007 -
(065) (CONT) 22:00:00
* (066) 12:02 03-09-07 ACCT SENT TO SOUNDBITE |SHB
* (067) 22:45 03-09-07 SNDDBITE NO RESULT ON 03/09/2007 -
(068) (CONT) 22:00:00
* (069) 13:28 03-14-07 ACCT SENT TO SOUNDBITE |SHB
* (070) 22:35 03-14-07 SNDDBITE NO RESULT ON 03/14/2007 -
(071) (CONT) 22:00:00
* (072) 09:50 03-16-07 ACCT SENT TO SOUNDBITE |SHB
(073) 23:09 03-16-07 SNDDBITE TEL RES LMTCB W/ 3RD PARTY
* (074) 23:09 03-16-07 CALLED ON 03/16/2007 - 16:47:21
* (075) 10:19 03-23-07 ACCT SENT TO SOUNDBITE |SHB
(076) 22:42 03-23-07 SNDDBITE TEL RES - HU ON MACH NML
* (077) 22:42 03-23-07 CALLED ON 03/23/2007 - 16:03:34
* (078) 11:48 03-26-07 ACCT SENT TO SOUNDBITE |SHB
* (079) 16:00 04-18-07 ACCT SENT TO SOUNDBITE |SHB
* (080) 23:00 04-18-07 SNDDBITE NO RESULT ON 04/18/2007 -
(081) (CONT) 22:00:00
* (082) 08:21 04-21-07 ACCT SENT TO SOUNDBITE |SHB
* (083) 22:27 04-21-07 SNDDBITE NO RESULT ON 04/21/2007 -
(084) (CONT) 14:00:00
* (085) 12:19 04-23-07 ACCT SENT TO SOUNDBITE |SHB
(086) 22:49 04-23-07 SNDDBITE TEL RES - MSG DLVRD TO LIVE PERSON

--- NOTES --- FOR ACCOUNT 6164077 (CONTINUED)

* (087) 22:49 04-23-07 CALLED ON 04/23/2007 - 16:01:03
* (088) 17:33 04-24-07 ACCT SENT TO SOUNDBITE |SHB
* (089) 22:23 04-24-07 SNDDBITE NO RESULT ON 04/24/2007 -
(090) (CONT) 22:00:00
* (091) 15:01 04-25-07 ACCT SENT TO SOUNDBITE |SHB
* (092) 22:35 04-25-07 SNDDBITE NO RESULT ON 04/25/2007 -
(093) (CONT) 22:00:00
* (094) 09:31 04-26-07 ACCT SENT TO SOUNDBITE |SHB
* (095) 22:33 04-26-07 SNDDBITE NO RESULT ON 04/26/2007 -
(096) (CONT) 22:00:00
* (097) 09:29 04-27-07 ACCT SENT TO SOUNDBITE |SHB
* (098) 23:03 04-27-07 SNDDBITE NO RESULT ON 04/27/2007 -
(099) (CONT) 22:00:00
* (100) 00:23 05-08-07 SNDDBITE NO RESULT ON 05/07/2007 -
(101) (CONT) 22:00:00
* (102) 09:00 05-09-07 ACCT SENT TO SOUNDBITE |SHB
* (103) 18:16 05-11-07 e-ANSWERED CALL (RES 1900)
* (104) 01:39 05-12-07 ANSWERED CALL |900 |900
* (105) 18:54 05-17-07 e-ANSWERED CALL (RES 1900)
* (106) 00:22 05-18-07 ANSWERED CALL |900 |900
* (107) 10:15 05-21-07 ACCT SENT TO SOUNDBITE |SHB
(108) 22:17 05-21-07 SNDDBITE TEL RES - LMTCB ON MACH
* (109) 22:17 05-21-07 CALLED ON 05/21/2007 - 14:19:27
* (110) 11:07 06-13-07 ACCT SENT TO SOUNDBITE |WJE
* (111) 22:20 06-13-07 SNDDBITE NO RESULT ON 06/13/2007 -
(112) (CONT) 21:00:00
* (113) 13:59 06-15-07 e-ANSWERED CALL (RES 1900)
* (114) 00:08 06-16-07 ANSWERED CALL |900 |900
* (115) 10:50 06-18-07 ACCT SENT TO SOUNDBITE |WJE
(116) 22:51 06-18-07 SNDDBITE TEL RES - LMTCB ON MACH
* (117) 22:51 06-18-07 CALLED ON 06/18/2007 - 15:58:47
* (118) 14:38 06-26-07 e-ANSWERED CALL (RES 1900)
* (119) 00:04 06-27-07 ANSWERED CALL |900 |900
* (120) 13:44 06-27-07 e-ANSWERED CALL (RES 1900)
* (121) 00:02 06-28-07 ANSWERED CALL |900 |900
* (122) 15:16 06-28-07 e-ANSWERED CALL (RES 1900)
* (123) 23:58 06-28-07 ANSWERED CALL |900 |900
* (124) 11:33 06-29-07 e-ANSWERED CALL (RES [CU] 1900)
(125) 11:34 06-29-07 RWWD CALLER ID #|716-578-6206 WB/YJO
(126) 11:34 06-29-07 CALL IN TT|WMN CALLED WOULDN'T WB/YJO
(127) STOP TALKING// SD SENDING A C&D
(128) LETTER// SD STOP CALLING// ASKED
(129) IF SHE KNOWS CH SHE H-U
* (130) 00:57 06-30-07 ANSWERED CALL |900 |900
* (131) 12:29 07-05-07 L-PARTY HU HOLD MESS (RES 1900)
* (132) 01:48 07-06-07 PARTY HU ON HOLD MESSAGE |900 |900
* (133) 16:58 07-06-07 L-PARTY HU HOLD MESS (RES 1900)
* (134) 00:59 07-07-07 PARTY HU ON HOLD MESSAGE |900 |900
* (135) 14:31 07-09-07 e-ANSWERED CALL (RES 1900)
* (136) 00:36 07-10-07 ANSWERED CALL |900 |900
* (137) 16:19 07-11-07 g-HIGH/DRY (RES 1900)
* (138) 23:46 07-11-07 NO ANS |900 |900
* (139) 18:27 07-12-07 e-ANSWERED CALL (RES 1900)
* (140) 00:19 07-13-07 ANSWERED CALL |900 |900
* (141) 14:56 07-13-07 g-HIGH/DRY (RES 1900)
* (142) 00:42 07-14-07 NO ANS |900 |900

--- NOTES --- FOR ACCOUNT 6164077 (CONTINUED)

* (143) 13:30 07-17-07 d-SIT TONE (RES 1900)
* (144) 01:24 07-18-07 TEL DISCONNECTED |900 |900
* (145) 17:13 07-18-07 d-SIT TONE (RES 1900)
* (146) 01:11 07-19-07 TEL DISCONNECTED |900 |900
* (147) 11:45 07-19-07 d-SIT TONE (RES 1900)
* (148) 00:59 07-20-07 TEL DISCONNECTED |900 |900
* (149) 12:44 07-20-07 d-SIT TONE (RES 1900)
* (150) 00:40 07-21-07 TEL DISCONNECTED |900 |900
* (151) 15:31 07-24-07 e-ANSWERED CALL (RES 1900)
* (152) 18:12 07-24-07 ANSWERED CALL |900 |900
* (153) 13:11 07-25-07 l-PARTY HU HOLD MESS (RES 1900)
* (154) 00:39 07-26-07 PARTY HU ON HOLD MESSAGE |900 |900
* (155) 14:41 07-27-07 e-ANSWERED CALL (RES 1900)
* (156) 01:16 07-28-07 ANSWERED CALL |900 |900
* (157) 18:19 07-30-07 e-ANSWERED CALL (RES 1900)
* (158) 03:06 07-31-07 ANSWERED CALL |900 |900
* (159) 11:36 07-31-07 e-ANSWERED CALL (RES 1900)
* (160) 01:40 08-01-07 ANSWERED CALL |900 |900
* (161) 15:17 08-06-07 e-ANSWERED CALL (RES 1900)
* (162) 19:09 08-06-07 ANSWERED CALL |900 |900
* (163) 15:06 08-07-07 g-HIGH/DRY (RES 1900)
* (164) 19:22 08-07-07 NO ANS |900 |900
* (165) 12:38 08-08-07 e-ANSWERED CALL (RES 1900)
* (166) 20:38 08-08-07 ANSWERED CALL |900 |900
* (167) 13:48 08-09-07 e-ANSWERED CALL (RES 1900)
* (168) 18:59 08-09-07 ANSWERED CALL |900 |900
* (169) 11:37 08-10-07 l-PARTY HU HOLD MESS (RES 1900)
* (170) 11:37 08-10-07 l-PARTY HU HOLD MESS (RES [CU] 1900)
* (171) 19:09 08-10-07 PARTY HU ON HOLD MESSAGE |900 |900
* (172) 00:51 08-11-07 PARTY HU ON HOLD MESSAGE |900 |900
* (173) 11:49 08-11-07 e-ANSWERED CALL (RES 1900)
* (174) 23:02 08-11-07 ANSWERED CALL |900 |900
* (175) 11:30 08-14-07 e-ANSWERED CALL (RES 1900)
* (176) 02:01 08-15-07 ANSWERED CALL |900 |900
* (177) 19:17 08-16-07 l-PARTY HU HOLD MESS (RES 1900)
* (178) 00:19 08-17-07 PARTY HU ON HOLD MESSAGE |900 |900
* (179) 12:54 08-17-07 l-PARTY HU HOLD MESS (RES 1900)
* (180) 18:24 08-17-07 PARTY HU ON HOLD MESSAGE |900 |900
* (181) 16:17 08-20-07 l-PARTY HU HOLD MESS (RES 1900)
* (182) 01:12 08-21-07 PARTY HU ON HOLD MESSAGE |900 |900
* (183) 13:46 08-22-07 l-PARTY HU HOLD MESS (RES 1900)
* (184) 19:26 08-22-07 PARTY HU ON HOLD MESSAGE |900 |900
* (185) 14:18 08-23-07 l-PARTY HU HOLD MESS (RES 1900)
* (186) 17:53 08-23-07 PARTY HU ON HOLD MESSAGE |900 |900
* (187) 14:25 08-24-07 l-PARTY HU HOLD MESS (RES 1900)
* (188) 18:37 08-24-07 PARTY HU ON HOLD MESSAGE |900 |900
* (189) 11:44 08-27-07 e-ANSWERED CALL (RES 1900)
* (190) 01:23 08-28-07 ANSWERED CALL |900 |900
* (191) 12:04 08-28-07 l-PARTY HU HOLD MESS (RES 1900)
* (192) 20:40 08-28-07 PARTY HU ON HOLD MESSAGE |900 |900
* (193) 16:57 08-29-07 l-PARTY HU HOLD MESS (RES 1900)
* (194) 00:26 08-30-07 PARTY HU ON HOLD MESSAGE |900 |900
* (195) 15:29 08-30-07 l-PARTY HU HOLD MESS (RES 1900)
* (196) 18:43 08-30-07 PARTY HU ON HOLD MESSAGE |900 |900
* (197) 11:56 08-31-07 l-PARTY HU HOLD MESS (RES 1900)
* (198) 19:32 08-31-07 PARTY HU ON HOLD MESSAGE |900 |900

--- NOTES --- FOR ACCOUNT 6164077 (CONTINUED)

* (199) 15:12 09-06-07 l-PARTY HU HOLD MESS (RES 1900)
* (200) 00:27 09-07-07 PARTY HU ON HOLD MESSAGE |900 |900
* (201) 16:39 09-11-07 e-ANSWERED CALL (RES 1900)
* (202) 00:50 09-12-07 ANSWERED CALL |900 |900
* (203) 17:04 09-12-07 e-ANSWERED CALL (RES 1900)
* (204) 00:36 09-13-07 ANSWERED CALL |900 |900
* (205) 11:57 09-13-07 f-NO ANSWER (RES 1900)
* (206) 18:37 09-13-07 NO ANS |900 |900
* (207) 16:02 09-20-07 e-ANSWERED CALL (RES 1900)
* (208) 00:29 09-21-07 ANSWERED CALL |900 |900
* (209) 13:53 09-27-07 e-ANSWERED CALL (RES 1900)
* (210) 00:39 09-28-07 ANSWERED CALL |900 |900
* (211) 11:47 10-09-07 e-ANSWERED CALL (RES 1900)
* (212) 00:03 10-10-07 ANSWERED CALL |900 |900
* (213) 12:00 10-15-07 e-ANSWERED CALL (RES 1900)
* (214) 23:16 10-15-07 ANSWERED CALL |900 |900
* (215) 14:33 10-18-07 e-ANSWERED CALL (RES 1900)
* (216) 23:51 10-18-07 ANSWERED CALL |900 |900
* (217) 10:01 10-21-07 / |WJE
* (218) 13:23 10-25-07 e-ANSWERED CALL (RES 1900)
* (219) 23:46 10-25-07 ANSWERED CALL |900 |900
* (220) 18:01 10-30-07 e-ANSWERED CALL (RES 1900)
* (221) 23:51 10-30-07 ANSWERED CALL |900 |900
* (222) 14:04 11-09-07 e-ANSWERED CALL (RES 1900)
* (223) 19:13 11-09-07 ANSWERED CALL |900 |900
* (224) 11:17 11-13-07 DSTS:ACT |TMB
* (225) 11:17 11-13-07 CANCELLED-AEX 133.94 |TMB
(226) 10:53 12-11-07 CORR RCVD|FRWDING TO GC FR WB/JBC
(227) REVIEW, CORR FILED

--- FINANCIAL INFORMATION --- FOR ACCOUNT 6164077

(5) AREA CODE 716
(86) SCORE ****
(87) TYPE *****
(164) STATUS DISC
(165) DISC DATE 08/12/06
(166) DISC RSN NON-PAY
(169) CURRENT 59.88
(170) 30 DAYS 59.88
(171) 60 DAYS 14.18
(172) 90 DAYS 0.00
(173) 120 DAYS 0.00
(387) 1STDATA DT 09-07-06
(479) LST ACTION 782
(480) LSTACT DT 06-29-07
(500) SNDBITE DT 10-21-07
(832) TRGT SCORE ****

Exhibit B



FIRSTSOURCE ADVANTAGE, LLC		16:23:25 26 MAR 2008		ASSIGNED AMOUNTS			
		--OWING--	-RECEIVED-	--OWING--	-RECEIVED-		
CLIENT#	TWC103 TIME WARNER CABLE	AGN/AMT	525.47	0.00	PRINCIPAL	525.47	0.00
ACCOUNT#	6948366	INT	0.00	0.00	ASGN INT	0.00	0.00
NAME	MOORE,MIA M	CANCELLED	525.47		COMM FEES	0.00	0.00
NAME2		ATTORNEY	0.00	0.00	BOX CHARGE	0.00	0.00
ADDRESS	173 PHYLLIS AVE	COURT	0.00	0.00	AMISC2	0.00	0.00
ADDRESS2		MISC	0.00	0.00	AMISC3	0.00	0.00
CITY	BUFFALO	TOTAL***	0.00	0.00	AMISC4	0.00	0.00
ST/ZIP	NY 14215-2825				AMISC5	0.00	0.00
PHONE	716-578-3206	NET W/JMT**		0.00	AMISC6	0.00	0.00
NOTE LNS	198	STATUS: C&R COMM: .18			AMISC7	0.00	0.00
DESK/UNIT	AD1	-- DATE --			AMISC8	0.00	0.00
DOB		ASSIGNED 01-26-07			AMISC9	0.00	0.00
SSN	000-00-9011	LAST CHG					
DRL		LAST PAY					
CLIENT REF#	1197548	LAST ACT 11-30-07					
FWD-CLIENT		CL LC/LP			MISC	0.00	0.00
INT RATE(D) 0		INTR EFF 01-26-07			OVERPMT	0.00	0.00
PACKET#					MISC1	0.00	0.00
--- SPECIAL FIELDS ---		STD MET?			MISC2	0.00	0.00
TYPE		SCORE			MISC3	0.00	0.00
DATE		SPARE			MISC4	0.00	0.00
AUDITOR					MISC5	0.00	0.00
					MISC6	0.00	0.00
					MISC7	0.00	0.00
MISCELLANEOUS AMOUNTS							
				--OWING--	-RECEIVED-		

--- NOTES ---

* (001) 13:05 01-26-07 BEG STRAT MAINSTRAT1
* (002) 13:05 01-26-07 END STRAT MAINSTRAT1
* (003) 13:05 01-26-07 BEG STRAT MAINSTRAT2
* (004) 13:05 01-26-07 END STRAT MAINSTRAT2
* (005) 13:05 01-26-07 BEG STRAT NOTICE
* (006) 13:05 01-26-07 REQ SERIES NOTICE (NOTICE-B)
* (007) 13:05 01-26-07 END STRAT NOTICE
* (008) 14:35 01-26-07 ODSK:813 |SHB
* (009) 14:35 01-26-07 MGR REVIEW |SHB
* (010) 14:40 01-26-07 ACCT SENT TO SNDDBITE |SHB
(011) 22:02 01-26-07 SNDDBITE TEL RES NO ANS
* (012) 22:02 01-26-07 CALLED ON 01/26/2007 - 15:54:40
* (013) 18:25 01-28-07 REC FASTDATA REPORT |TMB
* (014) 18:25 01-28-07 NEW ADDR LOADED BY FASTDATA |TMB
(015) 18:25 01-28-07 ADDR: 100 DELSAN CT |TMB
(016) 18:25 01-28-07 ZIP: 14216 |TMB
* (017) 11:05 01-29-07 SNT NTC N1
* (018) 16:48 02-06-07 MGR REVIEW |SHB
(019) 17:18 02-06-07 SNDDBITE TEL RES TT |PARTY HUNG UP WB/JWA
* (020) 22:48 02-06-07 SNDDBITE NO RESULT ON 02/06/2007 -
(021) (CONT) 17:13:50
* (022) 15:30 02-07-07 ACCT SENT TO SNDDBITE |SHB
(023) 22:21 02-07-07 SNDDBITE TEL RES NO ANS
* (024) 22:21 02-07-07 CALLED ON 02/07/2007 - 17:30:30
* (025) 12:02 02-14-07 ACCT SENT TO SNDDBITE |SHB
(026) 22:54 02-14-07 SNDDBITE TEL RES - HU ON MACH NML
* (027) 22:54 02-14-07 CALLED ON 02/14/2007 - 16:14:33
* (028) 15:08 02-15-07 e-ANSWERED CALL (RES 1900)
* (029) 15:08 02-15-07 e-ANSWERED CALL (RES 1900)
* (030) 23:26 02-15-07 ANSWERED CALL |900 |900

--- NOTES --- FOR ACCOUNT 6948366 (CONTINUED)

* (031) 13:08 02-16-07 ANSWERED CALL |900 |900
* (032) 15:15 02-22-07 ACCT SENT TO SOUNDBITE |SHB
* (033) 22:29 02-22-07 SNDBITE NO RESULT ON 02/22/2007 -
(034) (CONT) 22:00:00
* (035) 11:10 02-26-07 ACCT SENT TO SOUNDBITE |SHB
(036) 22:19 02-26-07 SNDBITE TEL RES NO ANS
* (037) 22:19 02-26-07 CALLED ON 02/26/2007 - 19:35:49
* (038) 17:41 03-06-07 ACCT SENT TO SOUNDBITE |SHB
* (039) 22:16 03-06-07 SNDBITE NO RESULT ON 03/06/2007 -
(040) (CONT) 22:00:00
* (041) 12:01 03-09-07 ACCT SENT TO SOUNDBITE |SHB
(042) 22:42 03-09-07 SNDBITE TEL RES NO ANS
* (043) 22:42 03-09-07 CALLED ON 03/09/2007 - 15:33:03
* (044) 13:26 03-14-07 ACCT SENT TO SOUNDBITE |SHB
* (045) 22:33 03-14-07 SNDBITE NO RESULT ON 03/14/2007 -
(046) (CONT) 22:00:00
* (047) 09:49 03-16-07 ACCT SENT TO SOUNDBITE |SHB
(048) 23:20 03-16-07 SNDBITE TEL RES NO ANS
* (049) 23:20 03-16-07 CALLED ON 03/16/2007 - 16:14:03
* (050) 10:17 03-23-07 ACCT SENT TO SOUNDBITE |SHB
(051) 22:32 03-23-07 SNDBITE TEL RES NO ANS
* (052) 22:32 03-23-07 CALLED ON 03/23/2007 - 14:24:46
* (053) 11:47 03-26-07 ACCT SENT TO SOUNDBITE |SHB
* (054) 16:03 04-18-07 ACCT SENT TO SOUNDBITE |SHB
(055) 22:58 04-18-07 SNDBITE TEL RES SIT TONE
* (056) 22:58 04-18-07 CALLED ON 04/18/2007 - 19:52:15
* (057) 08:22 04-21-07 ACCT SENT TO SOUNDBITE |SHB
(058) 22:17 04-21-07 SNDBITE TEL RES SIT TONE
* (059) 22:17 04-21-07 CALLED ON 04/21/2007 - 10:30:24
* (060) 12:21 04-23-07 ACCT SENT TO SOUNDBITE |SHB
* (061) 22:56 04-23-07 SNDBITE NO RESULT ON 04/23/2007 -
(062) (CONT) 18:03:02
* (063) 17:35 04-24-07 ACCT SENT TO SOUNDBITE |SHB
* (064) 22:25 04-24-07 SNDBITE NO RESULT ON 04/24/2007 -
(065) (CONT) 22:00:00
* (066) 15:03 04-25-07 ACCT SENT TO SOUNDBITE |SHB
(067) 22:24 04-25-07 SNDBITE TEL RES SIT TONE
* (068) 22:24 04-25-07 CALLED ON 04/25/2007 - 19:38:31
* (069) 09:33 04-26-07 ACCT SENT TO SOUNDBITE |SHB
(070) 22:29 04-26-07 SNDBITE TEL RES SIT TONE
* (071) 22:29 04-26-07 CALLED ON 04/26/2007 - 19:03:10
* (072) 09:31 04-27-07 ACCT SENT TO SOUNDBITE |SHB
(073) 23:01 04-27-07 SNDBITE TEL RES SIT TONE
* (074) 23:01 04-27-07 CALLED ON 04/27/2007 - 14:54:14
(075) 00:16 05-08-07 SNDBITE TEL RES SIT TONE
* (076) 00:16 05-08-07 CALLED ON 05/07/2007 - 15:59:51
* (077) 09:03 05-09-07 ACCT SENT TO SOUNDBITE |SHB
* (078) 17:35 05-11-07 d-SIT TONE (RES 1900)
* (079) 01:35 05-12-07 TEL DISCONNECTED |900 |900
* (080) 18:20 05-17-07 d-SIT TONE (RES 1900)
* (081) 00:19 05-18-07 TEL DISCONNECTED |900 |900
* (082) 10:17 05-21-07 ACCT SENT TO SOUNDBITE |SHB
(083) 22:29 05-21-07 SNDBITE TEL RES SIT TONE
* (084) 22:29 05-21-07 CALLED ON 05/21/2007 - 18:01:18
* (085) 11:06 06-13-07 ACCT SENT TO SOUNDBITE |WJE
(086) 22:13 06-13-07 SNDBITE TEL RES SIT TONE

--- NOTES --- FOR ACCOUNT 6948366 (CONTINUED)

* (087) 22:13 06-13-07 CALLED ON 06/13/2007 - 19:53:00
* (088) 13:01 06-15-07 d-SIT TONE (RES 1900)
* (089) 00:06 06-16-07 TEL DISCONNECTED |900 |900
* (090) 10:50 06-18-07 ACCT SENT TO SOUNDBITE |WJE
* (091) 22:36 06-18-07 SNDDBITE TEL RES SIT TONE
* (092) 22:36 06-18-07 CALLED ON 06/18/2007 - 14:02:56
* (093) 20:48 07-03-07 d-SIT TONE (RES 1900)
* (094) 00:16 07-04-07 TEL DISCONNECTED |900 |900
* (095) 11:51 07-05-07 d-SIT TONE (RES 1900)
* (096) 01:46 07-06-07 TEL DISCONNECTED |900 |900
* (097) 16:32 07-06-07 d-SIT TONE (RES 1900)
* (098) 00:58 07-07-07 TEL DISCONNECTED |900 |900
* (099) 16:28 07-09-07 d-SIT TONE (RES 1900)
* (100) 00:37 07-10-07 TEL DISCONNECTED |900 |900
* (101) 16:38 07-11-07 d-SIT TONE (RES 1900)
* (102) 23:47 07-11-07 TEL DISCONNECTED |900 |900
* (103) 18:53 07-12-07 d-SIT TONE (RES 1900)
* (104) 00:20 07-13-07 TEL DISCONNECTED |900 |900
* (105) 15:15 07-13-07 d-SIT TONE (RES 1900)
* (106) 00:43 07-14-07 TEL DISCONNECTED |900 |900
* (107) 13:48 07-17-07 d-SIT TONE (RES 1900)
* (108) 01:25 07-18-07 TEL DISCONNECTED |900 |900
* (109) 17:49 07-18-07 d-SIT TONE (RES 1900)
* (110) 01:12 07-19-07 TEL DISCONNECTED |900 |900
* (111) 12:22 07-19-07 d-SIT TONE (RES 1900)
* (112) 01:00 07-20-07 TEL DISCONNECTED |900 |900
* (113) 13:04 07-20-07 d-SIT TONE (RES 1900)
* (114) 00:41 07-21-07 TEL DISCONNECTED |900 |900
* (115) 15:49 07-24-07 d-SIT TONE (RES 1900)
* (116) 18:15 07-24-07 TEL DISCONNECTED |900 |900
* (117) 13:35 07-25-07 d-SIT TONE (RES 1900)
* (118) 00:40 07-26-07 TEL DISCONNECTED |900 |900
* (119) 15:01 07-27-07 d-SIT TONE (RES 1900)
* (120) 01:18 07-28-07 TEL DISCONNECTED |900 |900
* (121) 19:10 07-30-07 d-SIT TONE (RES 1900)
* (122) 03:08 07-31-07 TEL DISCONNECTED |900 |900
* (123) 11:54 07-31-07 d-SIT TONE (RES 1900)
* (124) 01:42 08-01-07 TEL DISCONNECTED |900 |900
* (125) 15:34 08-06-07 d-SIT TONE (RES 1900)
* (126) 19:12 08-06-07 TEL DISCONNECTED |900 |900
* (127) 15:24 08-07-07 d-SIT TONE (RES 1900)
* (128) 19:26 08-07-07 TEL DISCONNECTED |900 |900
* (129) 13:14 08-08-07 d-SIT TONE (RES 1900)
* (130) 20:41 08-08-07 TEL DISCONNECTED |900 |900
* (131) 14:10 08-09-07 d-SIT TONE (RES 1900)
* (132) 19:02 08-09-07 TEL DISCONNECTED |900 |900
* (133) 11:57 08-10-07 d-SIT TONE (RES 1900)
* (134) 11:57 08-10-07 d-SIT TONE (RES [CU] 1900)
* (135) 19:11 08-10-07 TEL DISCONNECTED |900 |900
* (136) 00:52 08-11-07 TEL DISCONNECTED |900 |900
* (137) 12:09 08-11-07 d-SIT TONE (RES 1900)
* (138) 23:03 08-11-07 TEL DISCONNECTED |900 |900
* (139) 11:45 08-14-07 d-SIT TONE (RES 1900)
* (140) 02:02 08-15-07 TEL DISCONNECTED |900 |900
* (141) 19:53 08-16-07 d-SIT TONE (RES 1900)
* (142) 00:21 08-17-07 TEL DISCONNECTED |900 |900

--- NOTES --- FOR ACCOUNT 6948366 (CONTINUED)

* (143) 13:14 08-17-07 d-SIT TONE (RES 1900)
* (144) 18:27 08-17-07 TEL DISCONNECTED |900 |900
* (145) 16:48 08-21-07 d-SIT TONE (RES 1900)
* (146) 00:11 08-22-07 TEL DISCONNECTED |900 |900
* (147) 14:53 08-22-07 d-SIT TONE (RES 1900)
* (148) 19:30 08-22-07 TEL DISCONNECTED |900 |900
* (149) 14:38 08-23-07 d-SIT TONE (RES 1900)
* (150) 17:55 08-23-07 TEL DISCONNECTED |900 |900
* (151) 14:45 08-24-07 d-SIT TONE (RES 1900)
* (152) 18:40 08-24-07 TEL DISCONNECTED |900 |900
* (153) 12:04 08-27-07 d-SIT TONE (RES 1900)
* (154) 01:24 08-28-07 TEL DISCONNECTED |900 |900
* (155) 12:40 08-28-07 d-SIT TONE (RES 1900)
* (156) 20:44 08-28-07 TEL DISCONNECTED |900 |900
* (157) 17:16 08-29-07 d-SIT TONE (RES 1900)
* (158) 00:27 08-30-07 TEL DISCONNECTED |900 |900
* (159) 15:47 08-30-07 d-SIT TONE (RES 1900)
* (160) 18:47 08-30-07 TEL DISCONNECTED |900 |900
* (161) 12:32 08-31-07 d-SIT TONE (RES 1900)
* (162) 19:35 08-31-07 TEL DISCONNECTED |900 |900
* (163) 15:28 09-06-07 d-SIT TONE (RES 1900)
* (164) 00:29 09-07-07 TEL DISCONNECTED |900 |900
* (165) 16:54 09-11-07 l-PARTY HU HOLD MESS (RES 1900)
* (166) 00:52 09-12-07 PARTY HU ON HOLD MESSAGE |900 |900
* (167) 17:21 09-12-07 s-AMD MESS LEFT (RES 1900)
* (168) 00:38 09-13-07 AMD MESS LEFT |900 |900
* (169) 13:39 09-14-07 l-PARTY HU HOLD MESS (RES 1900)
* (170) 18:13 09-14-07 PARTY HU ON HOLD MESSAGE |900 |900
* (171) 14:34 09-21-07 s-AMD MESS LEFT (RES 1900)
* (172) 19:01 09-21-07 AMD MESS LEFT |900 |900
* (173) 11:40 10-02-07 s-AMD MESS LEFT (RES 1900)
* (174) 22:48 10-02-07 AMD MESS LEFT |900 |900
* (175) 11:23 10-10-07 s-AMD MESS LEFT (RES 1900)
* (176) 18:08 10-10-07 AMD MESS LEFT |900 |900
* (177) 12:40 10-15-07 s-AMD MESS LEFT (RES 1900)
* (178) 23:18 10-15-07 AMD MESS LEFT |900 |900
* (179) 14:05 10-19-07 s-AMD MESS LEFT (RES 1900)
* (180) 00:11 10-20-07 AMD MESS LEFT |900 |900
* (181) 10:00 10-21-07 / |WJE
* (182) 11:08 10-26-07 h-NO DIAL TONE (RES 1900)
* (183) 11:34 10-26-07 NO-DIAL TONE |900 |900
* (184) 11:36 10-31-07 s-AMD MESS LEFT (RES 1900)
* (185) 23:20 10-31-07 AMD MESS LEFT |900 |900
* (186) 11:16 11-12-07 l-PARTY HU HOLD MESS (RES 1900)
* (187) 15:12 11-12-07 PARTY HU ON HOLD MESSAGE |900 |900
* (188) 16:30 11-14-07 s-AMD MESS LEFT (RES 1900)
* (189) 18:25 11-14-07 AMD MESS LEFT |900 |900
* (190) 12:46 11-21-07 s-AMD MESS LEFT (RES 1900)
* (191) 16:39 11-21-07 AMD MESS LEFT |900 |900
* (192) 13:34 11-26-07 s-AMD MESS LEFT (RES 1900)
* (193) 16:31 11-26-07 AMD MESS LEFT |900 |900
* (194) 13:57 11-30-07 s-AMD MESS LEFT (RES 1900)
* (195) 16:19 11-30-07 OST:ACT |RAB
* (196) 16:19 11-30-07 CANCELLED-C&R 525.47 |RAB
* (197) 23:23 11-30-07 Not on TKLR, skip action. |900 |900
* (198) 16:23 03-26-08 REVIEWED BY JNC

--- NOTES --- FOR ACCOUNT 6948366 (CONTINUED)

--- FINANCIAL INFORMATION --- FOR ACCOUNT 6948366

(5) AREA CODE 716
(86) SCORE ****
(87) TYPE *****
(164) STATUS DISC
(165) DISC DATE 10/25/06
(167) OTHER ADDR 173 PHYLLIS AVE
(168) OTHER CSZ BUFFALO NY 14125
(169) CURRENT 0.00
(170) 30 DAYS 0.00
(171) 60 DAYS 525.47
(172) 90 DAYS 0.00
(173) 120 DAYS 0.00
(387) 1STDATA DT 01-28-07
(479) LST ACTION 582
(480) LSTACT DT 02-06-07
(500) SNDBITE DT 10-21-07
(832) TRGT SCORE ****